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ner in which the governmental agencies of the American state are organized and administered.

This book was written as an introductory essay to the series. In it the author has endeavored to ascertain the constitutional character of the American state. This has been done by considering the nature of a "Federal" state, followed by a discussion of the status of the states at the time the Constitution was adopted. The much mooted question of state sovereignty is then very ably and clearly set forth. After describing the relation between the National Government and the states, the question of the annexation and rule by the National Government of the territories and peoples of which these political elements are composed is very fully commented upon; finally, a description of the relations which exist between the several states themselves. In the back of the book is found a very valuable "Bibliographical Note" which contains a list of the various sources of information and authorities regarding the Constitutional Law of the United States.

Throughout the work the author has set forth and explained with great clearness the different theories which have been held from time to time in regard to constitutional questions. In each case he points out which theory is in his opinion the correct one, and to what extent the authorities are in accord with it.

G. S.

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HANDBOOK OF THE LAW OF INSURANCE. By WILLIAM REYNOLDS VANCE, Professor of Law in the George Washington University, Washington, D. C. Pp. 683. St. Paul, Minn.: West Publishing Company. 1904.

In this most recent text-book on insurance law a comprehensive treatment of each division of that branch of law is presented. The book is divided into seventeen chapters, and while no division into parts is made, the following logical arrangement of chapters readily suggests itself: Part I, chapters one to eleven, dealing with the general principles governing insurance contract—viz., historical sketch of insurance, contract, nature and requisites thereof, parties, insurable interest, consideration, consent of parties (concealment and representations and warranties), insurance agents and their power, rights under the policy. Part II, chapters twelve to seventeen, detailed consideration of particular kinds of insurance policies—viz., the standard fire policy, terms of the life policy, marine insurance, accident insurance, guaranty, credit, and liability insurance.

Professor Vance shows so thorough a knowledge of his

subject, and presents it to his readers in so comprehensive a fashion, that it would be difficult to pick out any one division of the subject, and say that Mr. Vance is more thoroughly acquainted with it, or gives it a better treatment than any other. It may be truthfully said that Professor Vance is extremely well versed in the law of fire insurance, as well as in the law of marine insurance, considered especially in its historical aspect. This is said without any disparagement to the author's very excellent discussion of life insurance, and also of accident and other less frequent kinds of insurances. Two chapters are devoted to the subject of fire insurance under the caption "The Standard Fire Policy," in which the various provisions of the fire policy are taken up and considered *seriatim* in a manner at once clear, comprehensive, concise, and exact.

The book is published as one of the "Hornbook" series, and has all the well-known characteristics of that series. Typographically, it is neater than many of the books of this series, owing, perhaps, to the fact that the black-letter paragraphs are printed in somewhat smaller type than was formerly used. This we deem a distinct improvement.

Upon the whole, the book is to be commended as an "up-to-date" exposition of insurance law, primarily designed for the student, but valuable also to the active practitioner. Principles are so stated as to be easily mastered by the student or layman, and to give to the practising lawyer a ready and accurate *résumé* of the subject. We know of no other book which gives within the same compass so accessible, correct, and thorough a treatment of insurance law.

F. H. S.

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THE DICTIONARY OF LEGAL QUOTATIONS. By JAMES WILLIAM NORTON-KYSHE, of Lincoln's Inn, Esq., Barrister-at-Law. Pp. xxi + 344. London: Sweet & Maxwell, Limited, Publishers. 1904. (Carswell & Company, Toronto, Canada, American agents.)

This work is quite a novelty among legal publications. It consists of *excerpts* from the opinions of celebrated English chancellors and judges from the earliest periods to the present day. They are, of course, mainly *dicta*, but are nevertheless extremely entertaining as quaint and epigrammatic specimens of judicial wit. The object with which this volume has been compiled, the author tells us, has been to disinter from the vast quantities of dull material scattered in libraries the most excellent expressions of judicial rules and of forensic wit, and